

Application to Discharge Loan Unauthorized Signature

Enclosed is an application to have your student loan discharged. Students who borrowed under the Federal Stafford Loan or Federal SLS loan programs, and who received the proceeds of the loan on or after January 1, 1986, may be eligible to have their loans discharged if the school placed an unauthorized student or PLUS borrower signature on the loan application, promissory note, loan disbursement check or electronic funds transfer authorization.

If your loan is discharged, you will not owe any more payments on the loan, and you will get a refund of payments you made in the past. Also, if your loan is discharged, we will tell credit reporting agencies that the loan was discharged, and any adverse credit history resulting from nonpayment of your discharged loan will be deleted. In addition, your discharged loan will not prevent you from applying for federal financial aid.

If you believe that you may qualify, please complete the enclosed application. It is **important that you provide a complete answer to each of the questions on the form to the best of your knowledge, based on the information available to you.** If you do not know or cannot get the information to answer some of the questions on the form, you are not necessarily precluded from having your loan discharged.

If you are claiming that your loan should be discharged because of a forged signature, you must attach documents with four different specimens of the real signature in addition to the signature on this form, two of which are dated not earlier than one year before or later than one year after the date of the contested signature.

After completing and signing the enclosed application, return it and any supporting documentation to:

United States Department of Education
Debt Collection Service
Loan Discharge Applications
P.O. Box 422037
San Francisco, CA 94142

While we are deciding whether to discharge your loan, your loan will be in "forbearance." Forbearance means that you do not have to make payments. Interest will still be added to your balance. If your loan is not discharged, you will have to begin making payments. We will send you a written decision on your application as soon as possible.

The full criteria by which borrowers may qualify for such a discharge are set forth in Department of Education regulations 34 C.F.R. § 682.402 (e) (1994).

Last Name	First Name	Middle Initial	SSN
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Please use this page if you need additional space to answer questions on the attached application. Indicate the number of the question(s) you are answering, and be sure your name and social security number is on any other sheet or document you attach.

Question #

PRIVACY ACT NOTICE

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is Section 428(b)(2)(A) of the Higher Education Act of 1965, as amended (20 U.S.C. 1078(b)(2)(a)). You are advised that completing an application for Federal Family Education Loan (FFEL) Program loan discharge is voluntary, but that the requested information is necessary for the Department of Education to determine whether you qualify for loan discharge.

The principal purpose of this information is to verify your identity to determine whether you are eligible for discharge of your FFEL Program loan. You must provide all of the requested information that is available to you in order to have your application processed.

The routine uses of this information include its disclosure to federal, state, or local agencies, to provide parties such as relatives, present and former employers, business and personal associates, to guaranty agencies, to credit bureau organizations, to educational and financial institutions, and to agency contractors in order to verify your identity, to determine your eligibility for benefits, to permit the servicing or collection of your loan(s), to counsel you in repayment efforts, to investigate possible fraud and to verify compliance with Program regulations, or to locate you if you become delinquent in your loan(s) payments or you default.

Section 7(b) of the Privacy Act of 1974 (5 U.S.C. 552a note) requires that when any federal, state, or local government agency requests that you disclose your Social Security Number (SSN), you must also be advised whether that disclosure is mandatory or voluntary, by what statutory or other authority your SSN is solicited, and what uses will be made of it.

Section 7(a)(2) of the Privacy Act provides that an agency may continue to require disclosure of your SSN as a condition to grant you a right, benefit, or privilege provided by law in cases in which the agency required this disclosure under statute or regulation prior to January 1, 1975, in order to verify the identity of an individual.

Disclosure of your SSN is required to participate in the FFEL Program loan discharge program. The United States Department of Education has, for several years, consistently required the disclosure of the SSN on application forms and other necessary FFEL Program loan documents adopted pursuant to published regulations. Authority for releasing this information is found in FFEL Program loan regulations, particularly 34 CFR 682.201(a)(2) and (b)(2) and 682.504.

Your SSN will be used to verify your identity, and as an account number (identifier) throughout the life of your loan(s) in order to record necessary data accurately. As an identifier, the SSN is used in such program activities as determining your eligibility, certifying your school attendance and student status, determining your eligibility for deferment of repayments, determine your eligibility for disability or death claims, and for tracing and collecting from you in case you become delinquent in your loan payments or you default.

Application to Discharge Loan -- Unauthorized Signature

Before answering questions, read the complete application including the certification
If you need additional space to answer any question, please attach a separate sheet to this form.
Please type or print your answers. For all dates, provide month, day, and year (MM/DD/YY).

WARNING: If you knowingly or willfully give false, fictitious, or fraudulent information on this form, you may be fined up to \$10,000, imprisoned, or both.

Personal Information

1. Last Name: First Name: M.I. 2. Soc. Sec. No: 3. Telephone Numbers (Include area codes):
Home: Work:
4. Your Street Address: City: State: Zip code: Apt. No.

5. If you are seeking discharge of a PLUS loan, please provide the Student's full name and Soc. Sec. No:

6. Your relationship to Student: Father ☐ Mother ☐ Guardian ☐ Other ☐ (Specify Other)

Student Enrollment/Attendance History

7. Name of School: 8. School OPE-ID Number:
(Skip if you do not know the school's OPE:ID No)
9. School's Street Address: City: State: Zip code: Suite No.
10. Name of program in which Student was enrolled: 11. Attendance Dates (From/To):

Answer Questions 12 & 13 if Borrower Did Not Sign Application or Promissory Note for Loan(s)

12. Have you examined the application for your loan? ☐ Yes ☐ No
12a Have you examined the promissory note for your loan? ☐ Yes ☐ No
12b. Are the application and promissory note combined into one document? ☐ Yes ☐ No
13. Is the signature of your name on any of these documents not genuine? ☐ Yes ☐ No If yes, which document has a signature that is not really yours?

Please attach copies of the loan application and promissory note if you have them.

Answer Questions 14 Through 16 If School, Without Your Permission, Endorsed Your Name on the Loan Check, or Signed Your Name on the Electronic Funds Transfer Authorization, and Did Not Either Give You the Loan Funds or Use the Funds to Pay a Tuition Debt That You Owed to the School.

14. Indicate how your bank (or other lender) disbursed your loan: ☐ check ☐ electronic funds transfer.
15. Have you examined the loan checks or the borrower authorizations that authorized electronic funds transfer? ☐ Yes ☐ No
If yes, is each signature of your name on each check or authorization genuine ☐ Yes ☐ No If not, which document has a signature that is not really yours?

Please attach copies of the loan checks, or authorizations for electronic funds transfer, if you have them.

16. Did the School ever pay you any money? ☐ Yes ☐ No
16a. Did the School ever reduce the amount of money you owed the School? ☐ Yes ☐ No
If your answer to question 16 or 16a is Yes, please explain on a separate sheet of paper giving amounts, dates and circumstances.

Federal Family Education Loan History

17. How much did you or the Student owe the School for tuition and fees?
18. How did you or the Student pay for the tuition and fees owed to the School? Use additional sheet if necessary to explain fully.

In your answers to questions 19 through 21, explain in detail on an additional piece of paper the institution(s) or person(s) involved, amount(s), and date(s).

19. Did you or the Student make a claim for, or receive, reimbursement for tuition or other charges, based on the School's closure, from any third party, such as a holder of a performance bond or a tuition recovery program? ☐ Yes ☐ No ☐ Don't Know. If yes, give name of third party, amount(s) and date(s).
20. Did you or the Student ever receive a refund from the School? ☐ Yes ☐ No ☐ Don't Know. If Yes, give amount(s) and date(s).
21. Did your bank or other lender ever receive a refund on behalf of you or the Student? ☐ Yes ☐ No ☐ Don't Know. If Yes, give source, amount, and date.
22. I have attached an additional sheet with my answers. ☐ Yes ☐ No If Yes, I have attached _____ additional sheet(s).

Please provide information about the loan(s) you are asking to be discharged.

Stafford, SLS, PLUS	Amount	Date	Guaranty Agency (If Known)	Bank or Lending Institution (If Known)
23. First Loan				
24. Second Loan				
25. Third Loan				

If you received other loans that you are asking to be discharged, please provide similar information on a separate sheet.

If you are claiming that your loan should be discharged because of a forged signature, you must attach documents with four different specimens of the real signature in addition to the signature on this form, two of which are dated not earlier than one year before or later than one year after the date of the contested signature.

CERTIFICATION

I am applying for loan discharge of my Stafford, Supplemental Loans for Students (SLS), or PLUS loan because the loan application, promissory note, loan disbursement check or electronic funds transfer authorization were not authorized for the reasons stated in this Application.

The school identified in my Application ("School") received the proceeds of a the loan(s) described herein, which were disbursed for the student identified in my Application ("Student") to attend the School.

I understand that the United States Department of Education ("the Department") may discharge the Federal Family Education Loan (FFEL) Program loan(s) (formerly Guaranteed Student Loans) that I obtained for the Student to attend the School identified in my Application ("School") based on the information which I provided on my Application. I further understand that should my loan(s) be discharged or if I should receive a refund of payments made on my loan, based on any false, fictitious or fraudulent statements made on my Application, I may be subject to civil and criminal penalties under applicable Federal law.

I hereby assign and transfer to the Department any and all claims I have or may have against the School, and/or any owners, affiliates or assigns of the School, and against any party that may pay claims because of the actions of the School, up to the amounts discharged and refunded by the Department on my loans.

I further agree that if the Department repays my loan obligation based on statements made on my Application, I will cooperate with the Department or its designee in any judicial or administrative proceedings to recover from third-parties any amounts discharged by the Department. I will cooperate with the Department by providing testimony, affidavit, and/or documentation, regarding any representation that I made on my Application. I understand that the Department will revoke the discharge if I fail to provide testimony, affidavit or documentation reasonably available to me, or if I provide testimony, affidavit, or documentation that does not support the representations I made on my Application.

I certify under penalty of perjury that the statements I made to answer these questions on this Application, as well as any statements I made in separate pages attached to such Application, are true, accurate and complete to the best of my knowledge, information and belief. My signature also certifies that I have read, understand, and agree to all the conditions of this application/certification for loan discharge.

Signature: _____

Date: _____

Name printed: _____

Soc. Sec. No: _____

To help us make a decision in your case, when you return this form, please include *copies* of any of the following documents which you have in your possession, or which you can get with a reasonable amount of effort, along with any additional sheets needed to answer questions on the Application:

- 1. The document identified in your Application as having a signature that is not really yours.**
- 2. Five different specimens of your signature, two of which are not earlier or later than one year before or after the date of the contested signature.**
- 3. Loan application and promissory note whether or not signatures on them are contested.**
- 4. Any other documents or correspondence relating to your claim.**